

**REMARKS/ARGUMENTS**

Prior to the entry of this Amendment, the application included claims 1-22 and claims 1-22 stand rejected. Independent claims 1, 6, 11, 16, 21 and 22 have been amended. Claims 1-22 are pending for examination. No new matter is introduced by the Amendment. Reconsideration and withdrawal of the rejection is respectfully requested in view of the Amendment and following remarks.

***35 U.S.C. §103(a) Rejection, Goldstein in view of Risafi***

The Office Action has rejected claims 1-22 under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent 7,028,896 B2 to Goldstein et al. ("Goldstein"), and further in view of U.S. Patent 6,473,500 B1 to Risafi et al. ("Risafi"). The rejections are respectfully traversed.

**Claims 1-5**

Independent claim 1 is amended to further clarify that activating the next successive n-1 cards corresponding to the next successive n-1 card numbers **without entering into said POS device any card numbers corresponding to the n-1 cards**. Support for the Amendment may be found, for example, in the Specification, paragraph [0033] and [0030]. This activation method allows multiple gift cards with a batch number to be activated by reading a first card number and a total number of cards instead of activating each card individually. Such method can expedite the checkout process when a large number of cards with a batch number is purchased at a single time (see the instant Specification, paragraphs 6-7).

The examiner asserts that it would have been obvious to combine the features of Goldstein for producing and packing cards in bundles with the features of Risafi for batch activation of cards at a merchant terminal with the motivation to achieve the combined predictable results (see page 3 of Office Action). Applicants disagree. Both Goldstein and Risafi fail to teach the batch activation process as recited in claim 1. While they may fortuitously use similar terms, the actual activation processes are far different. For example, Goldstein focuses on how to produce bundles of cards and only briefly mentions that providing

the cards in a specific sequence may allow for easier inventory control of cards or **“batch activation” of cards**. However, Goldstein never describes any techniques for activating multiple cards at the same time. Indeed, the Office Action above recognizes this deficiency in Goldstein.

Risafi does not cure the defect in Goldstein, i.e. Risafi does not teach the claimed way of batch activation. Instead, Risafi describes a process where each card number is separately entered and transmitted to a prepaid debit card center (PDC) in a “Batch” file. It is this process that is referred to as “batch activation”. More specifically, Risafi describes a process where the program sponsor records the card number associated with each recipient and in step 502, assigns a personal identification number (PIN) to each card (Col. 12, ll. 20-34). Risafi further describes, in Col. 12, ll. 61-65, that in step 534, prepaid debit card center (PDC) 404 adds the card number to the Card File, along with the PIN and the value placed in the card account, and adds the card value to the Account file. **Step 534 is repeated for each card included in the batch file.** When the processing is complete, in step 536, PDC 404 transmits to the program sponsor 522 that the card accounts have been activated. While Risafi may teach activating multiple cards at the same time, it does so only after each card number is individually read and transmitted in a batch file using the step 534. Therefore, Risafi fails to teach “activating the next successive n-1 cards corresponding to the next successive n-1 card numbers **without entering into said POS device any card numbers corresponding to the n-1 cards**”, as recited in amended claim 1. Hence, claim 1 is believed to be allowable over Goldstein in view of Risafi.

Accordingly, each of the dependent claims is patentable by virtue of its dependence from a patentable claim. Withdrawal of the rejection is respectfully requested.

Claims 6-15

Independent claim 6 is amended to further clarify that receiving confirmation that said plurality of cards have been approved for activation **based on the first indicator and the total number of cards**. Support for the Amendment may be found, for example, in the Specification, paragraph [0028]. Claim 6 is believed to be patentable over Goldstein in view of Risafi for at least the reasons given above with respect to claim 1.

Independent claim 11 is amended to further clarify that “receiving from a POS device a **first indicator** indicative of a first card in a plurality of cards; receiving a **second indicator** indicative of a total number of cards in said plurality of cards; determining whether said plurality of cards can be activated **based on the first indicator and the second indicator**”, as recited in amended claim 11, similar to the amendment to claim 6. Claim 11 is believed to be patentable over Goldstein in view of Risafi for at least the reasons given above with respect to claim 1.

Accordingly, each of the dependent claims is patentable by virtue of its dependence from a patentable claim. Withdrawal of the rejection is respectfully requested.

Claims 16-22

With respect to independent claims 16, 21, and 22, the claims are amended, similar to the amendment to claim 1. Claim 16, 21, and 22 are believed to be patentable over Goldstein in view of Risafi for at least the reasons given above with respect to claim 1.

Accordingly, each of the dependent claims is patentable by virtue of its dependence from a patentable claim. Withdrawal of the rejection is respectfully requested.

**CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance and an action to that end is respectfully requested.

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Examining Group 3627

PATENT

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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